

## Accidental Insurance

by Isabelle Want

I am really sorry about this month's article but to be truly honest, I have been very busy with tax forms and have not had time to prepare anything more interesting. Saying that, I do consider this insurance to be VERY important, especially if you happen to be accident-prone but more importantly, if you are renovating your house (I know many of you are, as I often hear English speaking customers in the builders' merchants!).

### Are You Covered Against Accidents?

#### Are you renovating your house? Doing a lot of DIY or gardening?

Each year, 11 million people meet with personal accidents in France. A bad fall, a burn, a bike accident, a dog bite, a DIY or gardening accident, etc. The examples are unfortunately all too frequent and in 4 out of 5 cases, the victim is the sole liable party in the accident.

Our family package insurance means you and your family are entitled to compensation in case of injuries resulting from day to day accidents like the examples above, but also for sporting accidents, or simply taking a fall (note that the age limit for subscription is 68 years old). Solo packages are also available.

What compensation is covered?

#### For death:

- Funeral cost
- Loss of revenue for the close family
- Expenses for the close family due to the death
- Compensation for emotional distress for the close family

#### For permanent disability:

- Future and actual loss of revenue
- Temporary or permanent functional deficiency
- The assistance from a third person
- The cost of adapting the house and vehicle to your disability
- Compensation for endured suffering
- Compensation for the loss of leisure activity (like not being able to do gardening anymore or sport, etc.)

For example: Thierry, 37 years old, injures his hand using an angle grinder doing DIY at home. This results in a disability of 12% on his hand and would be entitled to a total compensation of 54,189.12€. Broken down this equates to:

4,500	for the endured pain
1,500	for the esthetic compensation
20,000	for psychological compensation
1,200	for needing a carer
15,000	for loss of future revenues
19,890.12	for actual professional loss

Don't hesitate to contact me if you require more information about Accident Insurance, or to get a free quote for other insurances. And also for any other subjects such as funeral cover, inheritance law, car, house, professional and top up health insurance. And check out our website [www.bh-assurances.fr](http://www.bh-assurances.fr) for my previous articles on the 'Practical Pages' of the English site.

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